

In re:
Carrie Hudson
Debtor

Case No. 23-12364-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 05, 2023

User: admin
Form ID: 309I

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2023:

Recip ID	Recipient Name and Address
db	+ Carrie Hudson, 1506 S. Corlies Street, Philadelphia, PA 19146-3510
14805557	Aqua Finance Inc., PO box 83162, Chicago, IL 60691-0162
14805560	+ Carepayment, 9600 SW Nimbus Ave, Ste. 260, Beaverton, OR 97008-7386
14805565	+ IRS, POBox 742562, Cincinnati, OH 45274-2562
14805566	+ Jefferson Endoscop Center, PO Box 781668, Philadelphia, PA 19178-1668
14805567	Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
14805575	+ Synergy Orthopedics, 920 Germantown Pike, Ste 210, Plymouth Meeting, PA 19462-7401

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bky@dilworthlaw.com	Sep 06 2023 02:49:00	GEORGETTE MILLER, Dilworth Paxson LLP, 1500 Market Street, Suite 3500e, Philidelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Sep 06 2023 02:49:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Sep 06 2023 02:50:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Sep 06 2023 02:49:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14805558	+ EDI: BANKAMER.COM	Sep 06 2023 06:46:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14805559	EDI: BANKAMER.COM	Sep 06 2023 06:46:00	Bank of America Home Loans, Po Box 5170, Simi Valley, CA 93062-5170
14805561	+ Email/Text: bankruptcy@connexuscu.org	Sep 06 2023 02:50:00	Connexus Credit Union, Attn: Bankruptcy, Po Box 8026, Wausau, WI 54402-8026
14805562	+ EDI: CCS.COM	Sep 06 2023 06:46:00	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
14805563	EDI: CCS.COM	Sep 06 2023 06:46:00	Credit Collection Services, Po Box 447, Norwood, MA 02062-0447
14805564	+ Email/Text: bknotice@ercbpo.com	Sep 06 2023 02:49:00	ERC, PO box 23870, Jacksonville, FL 32241-3870
14807609	Email/PDF: resurgentbknofications@resurgent.com	Sep 06 2023 02:50:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14805568	+ EDI: NAVIENTFKASMSERV.COM	Sep 06 2023 06:46:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
14806471	EDI: PENNDEPTREV	Sep 06 2023 06:46:00	Pennsylvania Department of Revenue, Bankruptcy

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			Division, PO Box 280946, Harrisburg, PA 17128-0946
14806471	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 06 2023 02:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14812193	EDI: Q3G.COM	Sep 06 2023 06:46:00	Quantum3 Group LLC as agent for, Aqua Finance Inc, PO Box 788, Kirkland, WA 98083-0788
14812318	EDI: Q3G.COM	Sep 06 2023 06:46:00	Quantum3 Group LLC as agent for Aqua Finance Inc, PO Box 2489, Kirkland, WA 98083-2489
14805569	+ Email/Text: ngisupport@radiusgs.com	Sep 06 2023 02:49:00	Radius Global Solutions LLC, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
14805570	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 06 2023 02:50:54	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14805573	Email/Text: bankruptcy@sequium.com	Sep 06 2023 02:49:00	Sequium Asset Solutions, LLC, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067
14805574	Email/Text: bankruptcy@sunbit.com	Sep 06 2023 02:49:00	Sunbit, Attn: Bankruptcy, 10880 Wilshire Blv Suite 870, Los Angeles, CA 90024
14809926	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 06 2023 02:49:00	Santander Consumer USA, PO Box 560284, Dallas, TX 75356-0284
14805571	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 06 2023 02:49:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
14805572	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 06 2023 02:49:00	Santander Consumer USA, Inc, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
14805576	+ EDI: VERIZONCOMB.COM	Sep 06 2023 06:46:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2023 at the address(es) listed below:

District/off: 0313-2

User: admin

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Name	Email Address
GEORGETTE MILLER	on behalf of Debtor Carrie Hudson bky@dilworthlaw.com miller.georgetter93726@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARISA MYERS COHEN	on behalf of Creditor BANK OF AMERICA N.A. ecfmail@mw-c-law.com, mcohen@mw-c-law.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor The Bank of New York Mellon Trust Company N.A. FKA The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortga mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:			
Debtor 1:	Carrie Hudson		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	23-12364-pmm		
	Social Security number or ITIN: xxx-xx-8383		
	EIN: -- --		
	Social Security number or ITIN: ----		
	EIN: -- --		
	Date case filed for chapter: 13 8/7/23		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carrie Hudson	
2. All other names used in the last 8 years		
3. Address	1506 S. Corlies Street Philadelphia, PA 19146	
4. Debtor's attorney Name and address	GEORGETTE MILLER Dilworth Paxson LLP 1500 Market Street Suite 3500e Philadelphia, PA 19102	Contact phone 856-323-1100 Email: bky@dilworthlaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 9/5/23

For more information, see page 2

Case number **23-12364-pmm**

7. Meeting of creditors	Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 25, 2023 at 10:45 AM	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested parties shall contact the Trustee, for connection details For additional meeting info. go to https://www.justice.gov/us/moc
8. Deadlines	The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 12/24/23 Filing deadline: 10/16/23 Filing deadline: 2/5/24	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan.This plan proposes payment to the trustee of \$1085.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 12/12/23 at 1:00 PM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.			